

EXHIBIT 3

OneWorldMessenger MBM Investment Agreement

This Agreement is made on 22nd October 2019 (the "Effective Date") between Mr. Ralph Peter John Henry Rochard, Apt 1605 Damac, Marina Bay, Najmat, Al-reem IS Abu Dhabi (client); And OneWorldMessenger LLC, registered address: 905 Broadway Street, Sheridan, WY 82801, USA and Filing No. 2019-000842577 ("the Company" or "MessengerBank"),

OneWorldMessenger has received \$149,132.00 into our account, I have created Smart Contract transaction guaranteed by OneWorldMessenger's MBM coin. The asset backed MBM coins have been deposited into a Smart Contract secured on our blockchain technology. The investment is frozen for the full 12-month term, the contracted value will be released on maturity along with the 12% interest agreed in this contract. Your investment will be settled to the value of \$167,027.00 on the released date displayed in the link (below), this is called the expiry date. MBM is a precious metal coin backed by 65% Gold and 35% Platinum, the metals are secured under Trustee Management giving your investment extra security. Please see your important security details for this investment is listed below:

Independent Trustee Name: Tek Resource LLC — *JAMES BAME*

Security Reference Code: K-315-NI 43-101

Smart Contract: <https://etherscan.io/address/0xbe2b9de20341c3234f6820f8799802d3c4fc3795#readContract>

General Provisions

Entire agreement- This agreement contains all the terms agreed to by the parties relating to its subject matter. This replaces all previous discussions, understandings, and agreements. The Smart Contract is now secure on our blockchain technology, please use the link provided to view your investment on Ethereum's public network.

No Partnership- The Representative is an independent contractor. Nothing contained in this agreement creates a partnership, joint venture, employer/employee, principal-and-agent, or any similar relationship between the parties.

Method of Notice- Notices must be given by (i) personal delivery, (ii) a nationally-recognized, next-day courier service, (iii) first-class registered or certified mail, postage prepaid, (iv) fax, or (v) electronic mail to the party's address specified in this agreement, or to the address that a party has notified to be that party's address for the purposes of this section.

Governing Law- This agreement will be governed by and construed in accordance with the laws of Wyoming, USA, without regard to its conflict of laws rules.

Electronic versions- of this agreement will be accepted as valid.

Effectiveness of Agreement- This agreement is effective as of the Effective Date, even if any signatures are made after that date.

This agreement has been signed by both parties as shown below:

OneWorldMessenger LLC

Client

By: *[Signature]*

By: _____

Name: Gary James Wood

Name: _____

Title: Senior Investment Manager

Date: _____

Date: 22nd October, 2019

Registered Address: OneWorldMessenger LLC, 905 Broadway Street, Sheridan, WY 82801 Filing Number: 2019-000842577

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